

REMARKS/ARGUMENTS

Claims 30-37 are pending in this application. The Applicant would like to thank the Examiner for the indication of allowability with claims 30-37.

By this amendment, claims 30, 35 and 36 have been amended to clarify the elements of the claims and address clerical/typographical errors in the previous listing of the claims. New claims 38-44 have been added.

The Examiner has objected to claim 30 because of informalities. In particular, the Examiner requested that "a initiating regional office" be referred to as "an initiating regional office". The Applicant has made the requested change as well as correcting other clerical/typographical errors.

The Examiner has rejected claims 30-37 under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. In particular, the Examiner indicates that "the specification discloses where the user is required to input information to activate the card". This appears to be related to the Examiner's statement in the reasons for the indication of allowable subject matter that the cited references do not disclose "... at least one button by which the recipient inputs a PIN into the card which activates the predetermined amount of funds on the financial card."

While this interpretation may be true in some embodiments, Applicant respectfully submits that this interpretation or characterization of the specification and claims is incorrect in a general sense. At paragraph 60 of the application, it is stated:

"Finally, recipient 14 selects a unique PIN number (made up at the time of issue) for future use and security purposes (at step 166). The card is then activated and serves as a prepaid ATM compatible credit/debit transaction card for recipient 14."

Further, at paragraph 65 of the specification, it is indicated that "recipient 14 may select menu options and provide other input to financial card 17 through the buttons 210 and 212."

Previously submitted claims 30 and 35 included the elements:

"the financial card comprises ... at least one button such that the recipient may for input of information to the financial card via the at least one button; and
activate the predetermined amount of funds on the financial card based on the entry of a PIN number by the recipient."

Applicant submits that the specification and claims indicate that the entry of the PIN and the activation are separate activities. Applicant further submits that there is no indication that the PIN must be entered into the card itself. Although the fact that the card has at least one input button allows for the possibility of a PIN to be entered to the card itself, it is not a requirement. The input button can be used for inputting other information as noted in paragraph 65. Applicant submits that the PIN number could be entered using other systems, for example an ATM, a computer at the dispensing regional office, or any other system known in the art. Similarly, activation of the card could be by conventional methods. Applicant submits that this provides support for the use of the phrase "the recipient may input information" in original claims 30 and 35.

In any event, in order to clarify this element of the claims, applicant has amended claims 30 and 35 to indicate "at least one button ~~such that the recipient may~~ for input of information to the financial card ~~via the at least one button~~". Accordingly, Applicant submits that claims 30 and 35 now overcome the indefiniteness rejection.

Applicant submits that amended claims 30 and 35 are now allowable based on the clarification of the wording. Applicants further submit that this amendment does not change the original determination of allowability, which was based on the various elements of claims 30 and 35 that the examiner indicated are not taught or suggested by the prior art, including, at least, the element of "the data packet containing the information as disclosed" in the present claims.

Applicant notes that claims 30 and 35 have also been amended to remove the element of receiving a "transaction fee from the sender". As the Examiner did not make reference to this element in the reasons for allowability, the Applicant submits that the allowability of claims 30 and 35 is not affected by this amendment and that the clarity of the scope of claims is improved. New dependent claims 38 and 39 depend from claims 35 and 30 respectively and included the element "transaction fee from the sender".

Accordingly, the Applicant submits that claims 30 and 35 are in condition for allowance. Claims 31-34 and 36-39 depend from one of claims 30 and 35 and for at least similar reasons, as well as the additional elements included therein, are also believed to be in condition for allowance.

Applicant has added new independent claim 40, which is intended to further clarify the claim language by focusing on elements that the Examiner made reference to in the reasons for allowability, including, for example, "the data packet containing the information as disclosed in the application" as well as on a more specific financial card. Applicant submits that none of the references, alone or in combination, teach or suggest all of the elements of new claim 40. Furthermore, Applicant has added new claims 41-44, which depend from claim 40, and which recite additional elements similar to those in amended claims 30 and 35. Accordingly, Applicant submits that claims 40-44 are also in condition for allowance.

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Conclusion:

In view of the foregoing amendments and remarks it is respectfully submitted that this application is in condition for allowance. Favourable consideration and prompt allowance are earnestly solicited.

Respectfully submitted,



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